

In re:  
Charles H Prem  
Debtor

Case No. 24-13445-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 26, 2025

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:**

Recip ID	Recipient Name and Address
db	+ Charles H Prem, 1471 E. Wilt Street, Philadelphia, PA 19125-2710
14930391	08 Comenity Bank, 120 Corporate Blvd, Norfolk, VA 23502-4952
14949809	+ Andrews Federal Credit Union, C/O Christopher A. DeNardo., LOGS Legal Group LLP, 985 Old Eagle School Road, Suite 514, Wayne, PA 19087-1712
14957252	Green Lake Trust, NewRez LLC et al., Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
14932013	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, C/O Sherri J. Smith, Esquire, Five Greentree Centre, 525 Route 73 North, Suite 309, Marlton, New Jersey 08053-3422
14930406	Water Revenue Bureau, c/o City of Philadelphia Law Dept., Tax & Revenue Unit 1401 JFK Blvd., 5th F, Philadelphia, PA 19102-1595

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 27 2025 00:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2025 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: megan.harper@phila.gov	Jun 27 2025 00:37:00	CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Tax Litigation and Collections Unit, Philadelphia, PA 19102-1595
14945250	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:56:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14930392	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:43:36	Amex, PO Box 981537, El Paso, TX 79998-1537
14930393	Email/Text: bankrupt@andrewsfcu.org	Jun 27 2025 00:37:00	Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547
14930394	Email/Text: bankrupt@andrewsfcu.org	Jun 27 2025 00:37:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14950332	+ Email/Text: bankrupt@andrewsfcu.org	Jun 27 2025 00:37:00	Andrews Federal Credit Union, c/o Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
14932961	^ MEBN	Jun 27 2025 00:29:23	Andrews Federal Credit Union, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14949403	+ Email/Text: bankrupt@andrewsfcu.org	Jun 27 2025 00:37:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland , MD 20746-4547
14984425	Email/Text: megan.harper@phila.gov	Jun 27 2025 00:37:00	City of Philadelphia, c/o PAMELA ELCHERT THURMOND, Law/Revenue Department, Mun. Serv. Bldg., 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102

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14981615	Email/Text: megan.harper@phila.gov	Jun 27 2025 00:37:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14930396	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:26	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14930395	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 01:39:11	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14957191	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 27 2025 00:37:00	Andrews Federal Credit Union, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8645
14997702	+ Email/Text: BankruptcyECFMail@mccalla.com	Jun 27 2025 00:37:00	Green Lake Trust, c/o MCCALLA RAYMER LEIBERT PIERCE, LLP, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076-2102
14930397	+ Email/Text: bankruptcy@greenskycredit.com	Jun 27 2025 00:37:00	Greensky, LLC., 5565 Glenridge Connector, Atlanta, GA 30342-4796
14941573	Email/Text: bankruptcy@greenskycredit.com	Jun 27 2025 00:37:00	Home Depot Loan, PO Box 2730, Alpharetta, GA 30023-2730
14930398	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2025 00:44:42	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
14930399	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14961493	+ Email/Text: RASEBN@raslg.com	Jun 27 2025 00:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
14957342	+ Email/Text: mtgbk@shellpointmtg.com	Jun 27 2025 00:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14961928	+ Email/Text: RASEBN@raslg.com	Jun 27 2025 00:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o ROBERT BRIAN SHEARER, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14930401	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:44:26	Portfolio Rc, 120 Corporate Blvd, Norfolk, VA 23502-4952
14930402	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:43:36	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
14930400	^ MEBN	Jun 27 2025 00:29:19	Philadelphia Gas Works, 800 W. Montgomery Avenue, 3F, Philadelphia, PA 19122-2898
14933037	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2025 00:37:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14930403	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2025 00:37:00	Quantum3 Group, LLC, As Agent for Credit Corp Solutions, PO Box 788, Kirkland, WA 98083-0788
14930405	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 27 2025 00:37:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, PO Box 630147, Littleton, CO 80163-0147
14930404	^ MEBN	Jun 27 2025 00:29:23	Specialized Loan Servicing LLC, 601 Office Center Dr, Fort Washington, PA 19034-3275

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Green Lake Trust, c/o MCCALLA RAYMER LEIBERT PIERCE, LLP, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076-2102
cr	*+	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Charles H Prem brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmlawgroup.com
MATTHEW K. FISSEL	on behalf of Creditor Andrews Federal Credit Union bkgroup@kmlawgroup.com matthew.fissel@brockandscott.com
MICHAEL JOHN CLARK	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mclark@pincuslaw.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov
ROBERT BRIAN SHEARER	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing rshearer@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHERRI J. SMITH	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING ssmith@stradley.com amautz@pincuslaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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<b>In Re:</b>	:	
Charles H Prem	:	Chapter 13
	:	Case No. 24-13445-AMC
Debtor(s)	:	

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**ORDER DISMISSING CHAPTER 13 AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Scott F.

Waterman, Standing Trustee (the “Trustee”), and after notice and hearing, it is hereby

**ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (20) days of the entry of this Order.
6. Counsel for the Debtor(s) shall serve this Order by first class mail, postage prepaid, on all interested parties within five (5) days of the entry of this Order. Within thirty (30) days after the entry of this Order, counsel shall file (1) a Certification of Service confirming such service, and (2) a Certification of No Response confirming that neither an objection to the

proposed compensation nor an application for administrative expense has been filed, or if such application has been filed, set a hearing on all such applications.

7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty (60) days of the entry of this Order, then the Standing Trustee shall, if any applications for administrative expenses other than Debtor(s)' Counsels have been filed, set a hearing thereon or, if no such applications have been filed, be authorized to return such funds to Debtor(s) pursuant to 11 U.S.C. § 1326(a)(2).

Dated: June 26, 2025



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HONORABLE ASHELY M. CHAN  
UNITED STATES BANKRUPTCY JUDGE